

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Shawn P. Young  
Debtor

Case No. 16-04878-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 13

Date Rcvd: Mar 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2017.

db  
4860916 +Shawn P. Young, 95 Centre Ct., Red Lion, PA 17356-8948  
4860909 BB&T Association Services, PO Box 628207, Orlando, FL 32862-8207  
4860910 +Chase, P.O. Box 24696, Columbus, OH 43224-0696  
4860911 +Credit Bureau of York, 33 S. Duke Street, York, PA 17401-1485  
4860912 +Dermatology & Skin Surgery Center, Dr. Natalie Bene, 400 Pine Grove Commons,  
York, PA 17403-5161  
4860912 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,  
Lewisville, TX 75067)  
4860913 +Richard Ramsay Jones, 44 East Broadway, Bel Air, MD 21014-2902  
4860914 +Riverside Community Association, 138 Industry Lane, Suite 1, Forest Hill, MD 21050-1741  
4860915 +Riverside Community Association, C/O FirstService Residential, P.O. Box 11980,  
Newark, NJ 07101-4955  
4860917 #+Rosenberg & Associates, LLC, 7910 Woodmont Ave., Suite 750, Bethesda, MD 20814-7071  
4860918 +TAMMAC Holdings M/H, 100 Commerce Blvd., Wilkes Barre, PA 18702-6832

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
4860908 +E-mail/Text: bankruptcygroup@apgfcu.com Mar 07 2017 19:18:50

Aberdeen Proving Ground Federal Credit U, P.O. Box 1176, Aberdeen, MD 21001-6176  
4875403 E-mail/Text: bankruptcy@bbandt.com Mar 07 2017 19:19:08 BB&T, PO Box 1847,  
Wilson NC 27894

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4875756\* ++BB AND T, PO BOX 1847, WILSON NC 27894-1847  
(address filed with court: BB&T, PO Box 1847, Wilson NC 27894)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 09, 2017

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2017 at the address(es) listed below:

Andrea S. Anderson on behalf of Debtor Shawn P. Young andrea@asa-law.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com  
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Shawn P. Young**  
\_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9518**

EIN --\_-----

Social Security number or ITIN -----

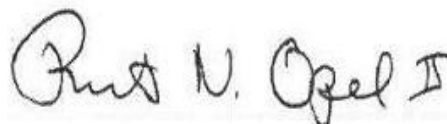
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-04878-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shawn P. Young

March 7, 2017**By the  
court:**Honorable Robert N. Opel  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**